

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/608,548 Confirmation No.: 7369
Applicant : Kight et al.
Filed : December 1, 2003
Art Unit : 3691
Examiner : Hani M. Kazimi
Atty Docket No. : 23952-0057

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir or Madam:

Responsive to the Notice of Allowability mailed on July 6, 2007, and the Examiner's Statement of Reasons for Allowance, Applicants submit the following clarifying remarks.

As a preliminary matter, Applicants note that the Statement of Reasons for Allowance, pages 3-4, indicates that Claims 1, 8, and 15, and their respective dependent claims, are allowable over the "prior art of record." Applicants wish to clarify that the "prior art of record" should constitute the entire art of record examined during prosecution and not just U.S. Patent No. 5,978,780 to Watson.

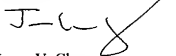
In addition, the Statement of Reasons for Allowance, page 3, refers to "selecting, by the service provider, a debit type an account to debit from the group consisting of an account associated with the payor and an account associated with the service provider." (Emphasis added by underlining). However, independent Claim 1, and similarly independent Claims 8 and 15, actually recite "selecting, by the service provider, an account to debit from the group consisting of (i) an account associated with the first

payor and (ii) the account associated with the service provider.” Thus, the Examiner has accidentally recited “a debit type an account” instead of simply “an account.”

Applicants respectfully submit that the above-identified error appears to be a typographical error associated with Applicants’ replacement of the term “debit type” with “account” in independent Claims 1, 8, and 15, which is shown in the previously submitted Response to Final Office Action dated March 16, 2007 and Proposed Amendments under 37 C.F.R. 1.312 dated July 23, 2007.

Applicants are submitting these Comments on Statement of Reasons For Allowance to clarify that the Examiner’s recitation of “a debit type an account” is of a minor typographical nature and should not be used to place unwarranted interpretation upon the claims.

Respectfully submitted,



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